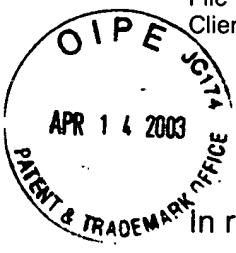


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3623
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of :
GARRISON et al. :
: Group Art Unit: 3623
Serial No. 08/994,047 :
: Examiner: Kyle Choi
Filed: December 19, 1997 :
For: AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT
IDENTIFICATION

TRANSMITTAL

Honorable Assistant Commissioner
For Patents
Washington, D.C. 20231

RECEIVED
APR 17 2003
GROUP 3600

Sir:

Transmitted herewith is a Notice of Appeal in the above-identified application.

No additional fee is required.
 Also attached: PTO Form 2038

Fee has been calculated as shown below:

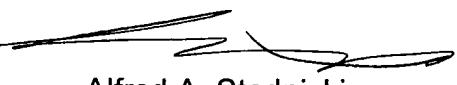
	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims			0	x \$18 =	\$0
Independent Claims			0	x \$84 =	\$0
Notice of Appeal					\$320.00
TOTAL FEE DUE					\$320.00

A Credit Card Payment Form in the amount of \$320.00 is attached

Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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Date: April 14, 2003